



TRANSMITTAL FORM

Application Serial Number	09/602,697
Filing Date	June 24, 2000
First Named Inventor	Laracey
Group Art Unit	2761 3624
Examiner Name	Subramanian, N.
Attorney Docket No.	EDC-001
Patent No.	Not applicable
Issue Date	Not applicable

ENCLOSURES (check all that apply)

<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Check Attached <input type="checkbox"/> Copy of Fee Transmittal Form <input type="checkbox"/> Amendment/Response <input type="checkbox"/> Preliminary <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Letter to Official Draftsperson including Drawings [Total Sheets _____] <input type="checkbox"/> Petition for Extension of Time <input checked="" type="checkbox"/> Supplemental Information Disclosure Statement <input checked="" type="checkbox"/> Form PTO-1449 <input checked="" type="checkbox"/> Copies of IDS Citations <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Sequence Listing submission <input type="checkbox"/> Paper Copy/CD <input type="checkbox"/> Computer Readable Copy <input type="checkbox"/> Statement verifying identity of above	<input type="checkbox"/> Copy of Notice to File Missing Parts of Application (PTO-1553) <input type="checkbox"/> Formal Drawing(s) <input type="checkbox"/> Request For Continued Examination (RCE) Transmittal <input type="checkbox"/> Power of Attorney (Revocation of Prior Powers) <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Executed Declaration and Power of Attorney for Utility or Design Patent Application <input type="checkbox"/> Small Entity Statement <input type="checkbox"/> CD(s) for large table or computer program <input type="checkbox"/> Amendment After Allowance <input type="checkbox"/> Request for Certificate of Correction <input type="checkbox"/> Certificate of Correction (in duplicate)	<input type="checkbox"/> Notice of Appeal to Board of Patent Appeals and Interferences <input type="checkbox"/> Appeal Brief (in triplicate) <input type="checkbox"/> Status Inquiry <input checked="" type="checkbox"/> Return Receipt Postcard <input checked="" type="checkbox"/> Certificate of First Class Mailing under 37 C.F.R. 1.8 <input type="checkbox"/> Certificate of Facsimile Transmission under 37 C.F.R. 1.8 <input type="checkbox"/> Additional Enclosure(s) (please identify below)
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CORRESPONDENCE ADDRESS

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SIGNATURE BLOCK

Respectfully submitted,

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PATENT
Attorney Docket No. EDC-001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S): Laracey et al.
SERIAL NO.: 09/602,697 GROUP NO.: 2761
FILING DATE: June 24, 2000 EXAMINER: Subramanian, N.
TITLE: Electronic Bill Presentment and Payment

CERTIFICATE OF FIRST CLASS MAILING UNDER 37 C.F.R. 1.8

I hereby certify that this correspondence, and any document(s) referred to as enclosed herein, is/are being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to the Commissioner for Patents, Washington, DC 20231 on this 24th day of December, 2002.


Wendy Martin

Commissioner for Patents
Washington, D.C. 20231

Sir:

Submitted herewith is/are: Transmittal Form (1 pg.); Supplemental Information
Disclosure Statement (2 pgs.); Form 1449 (2 pgs.); Cited References A1-A5
and C1-C10; Return receipt postcard.



PATENT
Attorney Docket No. EDC-001

11/13

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S): Laracey et al.
SERIAL NO.: 09/602,697 GROUP NO.: 2761
FILING DATE: June 24, 2000 EXAMINER: Subramanian, N.
TITLE: Electronic Bill Presentment and Payment

Commissioner for Patents
Washington, D.C. 20231

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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with the provisions of 37 C.F.R. 1.97 and 1.98, Applicants hereby make of record the patents and publications listed on the accompanying Form PTO-1449, and other information contained herein, for consideration by the Examiner in connection with the examination of the above-identified patent application. Copies of the patents and publications are enclosed.

REMARKS

In accordance with the provisions of 37 C.F.R. 1.97, this statement is being filed (CHECK ONE):

- ☒ (1) within three (3) months of the **filing date** of a national application other than a continued prosecution application under 37 C.F.R. 1.53(d), or within three (3) months of the **date of entry of the national stage** as set forth in 37 C.F.R. 1.491 in an international application, or before the mailing of the **first Office action** on the merits, or before the mailing of a **first Office action** after the filing of a request for continued examination under 37 C.F.R. 1.114; or
- ☐ (2) after the period defined in (1) but before the mailing date of a **final action** or a **notice of allowance** under 37 C.F.R. 1.311, and
- ☐ the requisite Statement is below, **OR**
- ☐ the requisite fee under 37 C.F.R. 1.17(p), namely **\$180.00**, is included herein, or
- ☐ (3) after the mailing date of a **final action** or **notice of allowance** but before the payment of the **issue fee**, **AND**

- ☐ the requisite Statement is below, **AND**
- ☐ the requisite petition fee under 37 C.F.R. 1.17(p), namely **\$180.00** is included herein.

It is respectfully requested that each of the patents and publications listed on the attached Form PTO-1449, and other information contained herein, be made of record in this application.

STATEMENT

As required under 37 C.F.R. 1.97(e), Applicant(s), through the undersigned, hereby state either that [check the appropriate space only if either (2) or (3) is checked on the previous page and the Statement is required]:

- ☐ 1. Each item of information contained in the Information Disclosure Statement was first cited in any communication from a foreign patent office in a counterpart foreign application **not more than three months** prior to the filing of the Information Disclosure Statement; or
- ☐ 2. No item of information contained in the Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing this Statement after making reasonable inquiry, no item of information contained in the Information Disclosure Statement was known to **any individual** designated in 37 C.F.R. 1.56(c) **more than three months** prior to the filing of the Information Disclosure Statement.

Date: *December 24, 2002*
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SHEET 1 OF 2

FORM PTO - 1449				ATTORNEY DOCKET NO.: EDC-001					
SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT				APPLICANT(S): Laracey et al.					
				SERIAL NO.: 09/602,697					
				FILING DATE: June 24, 2000 GROUP: 2761					
U.S. PATENT DOCUMENTS									
EXAM. INIT.		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB CLASS	FILING DATE IF APPROPRIATE		
	A1	5,287,270	2/15/94	Hardy et al.	364	408			
	A2	5,325,290	6/28/94	Cauffman et al.	364	401			
	A3	5,671,280	9/23/97	Rosen	380	24			
	A4	5,727,163	3/10/98	Bezos	395	227			
	A5	5,715,399	2/3/98	Bezos	395	227			
FOREIGN PATENT DOCUMENTS									
EXAM. INIT.		DOCUMENT NUMBER	DATE	COUNTRY CODE	CLASS	SUB CLASS	FILING DATE	ABSTRACT ONLY	ENGLISH LANG Y/N
OTHER ART, JOURNAL ARTICLES, ETC.									
EXAM. INIT.	OTHER DOCUMENTS: (Including Author, Title, Date, Relevant Pages, Place of Publication)								
	C1	"MSFDC: More Software for Doing Commerce", Advanced Information Management by META Group, Inc., File 606, 4 pages, August 18, 1997							
	C2	Marable, "A Test Moves Net-Based Bill Payment a Step Closer", 1 page, February 8, 1997							
	C3	"Cybercash Testing Electronic Bill Presentment", Item Processing Report, Vol. 8, No. 3, pgs. 1-2, February 13, 1997							
	C4	News Release, "Princeton TeleCom Unveils Presentment Server", Princeton TeleCom Corporation, 1 pg., February 15, 1997							
	C5	PR Newswire, "CyberCash Launches PayNow Secure Electronic Check Service", 3 pgs., January 27, 1997							
	C6	Hayes, "KCP&L Tries System That Lets Patrons Pay Bills Over Internet", (3 pgs.) [online], [Retrieved 10/7/02]. Retrieved from the Internet: URL:http://web.archive.org/web/19971008200148/www.cephas.com/cephas/news/article9.html .							
	C7	"ACH Plays Key Role in New CyberCoin Service From CyberCash", Payments System Report, National Automated Clearing House Association, 2 pgs., October, 1996							
EXAMINER					DATE CONSIDERED				



SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT					ATTORNEY DOCKET NO.: EDC-001 APPLICANT(S): Laracey et al. SERIAL NO.: 09/602,697 FILING DATE: June 24, 2000 GROUP: 2761				
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EXAM. INIT.		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB CLASS	FILING DATE IF APPROPRIATE		
							RECEIVED		
							JAN 06 2003		
							GROUP 3600		
FOREIGN PATENT DOCUMENTS									
EXAM. INIT.		DOCUMENT NUMBER	DATE	COUNTRY CODE	CLASS	SUB CLASS	FILING DATE	ABSTRACT ONLY	ENGLISH LANG Y/N
OTHER ART, JOURNAL ARTICLES, ETC.									
EXAM. INIT.	OTHER DOCUMENTS: (Including Author, Title, Date, Relevant Pages, Place of Publication)								
	C8	"CheckFree Releases 'E-Bill' As Industry Studies Bill Presentment Options", Payments System Report, National Automated Clearing House Association 3 pgs., March, 1997							
	C9	Sirbu, "Credits and Debits on the Internet", IEEE Spectrum, pgs. 23-29, February, 1997							
	C10	Loshin et al., "Electronic Payment System", Electronic Commerce: On-line Ordering and Digital Money, Chapter 6, pgs. 169-192, 1997							